

Amendment to the Abstract:

Please replace the abstract on page 40 as follows:

5 A system and method for enabling a user, over a computer and communications
network, to allocate a portion of proceeds of a transaction to a beneficiary by selecting a
provider acceptable to a user, determining an arrangement on the fly based on user defined
prioritized parameters, and allocating a determined portion of the proceeds to an information
server, the provider, and the beneficiary, using a payment entity. The user
may quickly and efficiently expand a search for providers of a specified good, service,
10 and/or information, while maintaining a desired link to the beneficiary, such as a particular
geographic community, a community of interest, or a user-preferred class of providers.
Thus, a user may conduct an on-the-fly targeted search for a specified search object
from providers associated with a similarly specified beneficiary group resulting in an allocation
of proceeds to the beneficiary.